

Counties and individual commissioners across Colorado working to provide a unified, nonpartisan and independent voice at the statehouse. Collectively, CCAT represents all regions of the state and the diversity of issues facing every corner of Colorado.

SUPPORT HB 19-1004:

Making Health Care More Affordable and Accessible Statewide

Coloradoans in every corner of the state struggle with the ever-increasing cost of health insurance on the individual market which has reached exorbitant levels and gets worse every year. These cost barriers cause healthy consumers to drop insurance thus leaving a risk pool that is sicker and more expensive. Everyone's health insurance will increase – across all groups.

Problem

According to the 2017 Colorado Health Access Survey:

- Insurance costs vary widely around the state. Residents in rural and mountain towns typically pay \$500 more per month for the same plan offered on the Front Range.
- Insurance premiums have consistently increased annually by over 20%. These increases have been even higher in rural communities.
- While more than 93% of Coloradans are insured statewide, there are pockets with high rates of uninsured. For example, the uninsured rate in the Northwest Region is 13.1%.
- 9.3% of rural Coloradans are uninsured.
- 78.4% of people who went without insurance in 2017 cited affordability as the primary reason.

Solution

HB 19-1004 would require the Department of Health Care Policy and Finance and the Department of Insurance to develop a proposal for the design, costs, benefits, and implementation for a state option for health care coverage.

- This would build upon existing state infrastructure to solve an affordability problem that has been burdening rural Coloradans for years.
- Competition in this market will help reduce costs.
- The state can play a role in addressing affordability disparities in Colorado.

Please SUPPORT HB 19-1004.

For more information, contact Ruth Aponte, 303-907-1980 or Sara Odendahl, 303-506-2348

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For more information on these or other CCAT issues, please contact Aponte & Busam Public Affairs

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